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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2000 and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined by six from 332 to 326. Two banks merged into out-of-state affiliates; five merged into other Missouri state chartered banks; and one merged into another Missouri national bank. Two state chartered banks converted to national charters. Three new banks and one new non-deposit trust company were chartered.

The assets of five banks left state regulation during the previous twelve months. On September 30, 1999 these banks totaled \$190 million in assets and held \$167 million in deposits. This represented less than one percent of state totals.

Assets in state chartered banks totaled \$37.3 billion on September 30, 2000, an increase of 11.4 percent from one year earlier. Deposits were \$30.8 billion, up 9.8 percent.

Total loans were \$26.3 billion on September 30, 2000, up 15.4 percent.

The equity capital to asset ratio declined to 9.25 percent. Primary capital, which includes the allowance for loan losses, declined to 10.12 percent in relation to total assets.

Net income in state banks was up 10.4 percent from first nine months of 1999. Annualized return on assets among state chartered banks was 1.19 percent during this period, unchanged from 1999.

D. Eric McClure
Acting Commissioner

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2000**

THOUSANDS OF DOLLARS	314 BANKS 9/30/00	319 BANKS 9/30/99	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$26,273,900	\$22,774,000	\$3,499,900	15.4%
Allowance for Loan Losses	360,800	324,000	36,800	11.4%
Total Assets	37,314,000	33,510,200	3,803,800	11.4%
LIABILITIES				
Total Deposits	30,804,100	28,047,700	2,756,400	9.8%
Total Equity Capital	3,451,300	3,126,300	325,000	10.4%

OPERATING RATIOS	9/30/00	9/30/99	CHANGE
Equity Capital/Assets	9.25%	9.33%	-0.08%
Capital and Allowance for Loan Losses/Assets	10.12%	10.20%	-0.08%
Total Loans/Assets	70.41%	67.96%	2.45%
Allowance for Loan Losses/Loans	1.37%	1.42%	-0.05%
Return on Assets (Annualized)	1.19%	1.19%	0.00%

NOTES:

1999 does not include twelve nondeposit trust companies and one chartered but not operating bank.
2000 does not include thirteen nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2000**

MILLIONS OF DOLLARS	9/30/00			9/30/99	
	314 STATE BANKS	48 NATIONAL BANKS	362 ALL BANKS	369 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	1,272	1,586	2,858	3,662	-22.0%
Investment Securities	7,734	5,877	13,611	19,645	-30.7%
Total Loans and Leases	26,274	15,143	41,417	49,977	-17.1%
Less: Reserves	361	228	589	711	-17.2%
Federal Funds Sold	761	812	1,573	1,936	-18.8%
Fixed Assets	716	571	1,287	1,383	-6.9%
Other Real Estate	51	14	65	67	-3.0%
Intangible Assets	190	114	304	321	-5.3%
Other assets	677	536	1,213	1,724	-29.6%
TOTAL ASSETS	\$37,314	\$24,425	61,739	78,004	-20.9%
LIABILITIES					
Total Deposits	30,804	19,053	49,857	60,163	-17.1%
Deposits over 100M	402	1,134	1,536	5,651	-72.8%
Brokered Deposits	425	27	452	375	20.5%
Federal Funds Purchased	1,222	1,707	2,929	4,296	-31.8%
Other liabilities	1,837	1,601	3,438	6,914	-50.3%
Total Equity Capital	3,451	2,064	5,515	6,631	-16.8%
TOTAL LIABILITIES	\$37,314	\$24,425	61,739	78,004	-20.9%
EARNINGS					
Interest Income	2,095	1,288	3,383	4,076	-17.0%
Interest Expense	1,043	660	1,703	1,951	-12.7%
Net Interest Income	1,052	628	1,680	2,125	-20.9%
Provision for Loan Losses	60	36	96	107	-10.3%
Net Income	329	235	564	693	-18.6%
Cash Dividends	161	169	330	612	-46.1%
Net Loan Losses	62	26	88	75	17.3%

Note: The decline in total Missouri bank assets is attributable to the merger of Firststar Bank of Missouri, N.A., St. Louis into Firststar Bank, N.A., Cincinnati, OH. On September 30, 1999, Firststar Bank of Missouri (formerly Mercantile Bank, N.A.) had assets of \$20.4 billion.